

L Number	Hits	Search Text	DB	Time stamp
1	222	(Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 09:41
2	217	((Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))) and (network or Internet or communication)	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 09:43
8	195	(((Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))) and (network or Internet or communication)) and (add or change)	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 09:44

	U	1	Document ID	Issue Date	Pages	Title	Current OR
1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 5093787 A		39		705/33
2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 4948174 A		17		283/58
3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 4791561 A		38		707/1

	Current XRef	Retrieval Classif	Inventor	S	C	P
1	235/379 ; 708/106		Simmons, John C. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	283/70		Thomson, Eric A. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	707/533		Huber, Val J. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

L Number	Hits	Search Text	DB	Time stamp
1	10328	(add or delete or modify) same database\$	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 12:17
7	6912	((add or delete or modify) same database\$) and computer and network	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 12:18
19	77	(((add or delete or modify) same database\$) and computer and network) and (merchant? or payee? or supplier?) and (bill adj payment)	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 12:18
13	695	((add or delete or modify) same database\$) and computer and network) and (merchant? or payee? or supplier?)	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 12:21
-	222	(Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 12:16
-	217	((Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))) and (network or Internet or communication)	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 09:43
-	195	(((Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))) and (network or Internet or communication)) and (add or change)	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/19 09:44

L Number	Hits	Search Text	DB	Time stamp
-	27382	G06F017/60.ipc.	USPAT; EPO; JPO; DERWENT	2001/03/22 09:56
-	12406	G06F015/21.ipc.	USPAT; EPO; JPO; DERWENT	2001/03/22 09:56
-	23	G06F015/30.ipc. and (Bill adj payment)	USPAT; EPO; JPO; DERWENT	2001/03/22 09:58
-	6	G06F015/21.ipc. and (Bill adj payment)	USPAT; EPO; JPO; DERWENT	2001/03/22 10:20
-	111	G06F017/60.ipc. and (Bill adj payment)	USPAT; EPO; JPO; DERWENT	2001/03/22 10:24
-	456	Bill adj payment	USPAT; EPO; JPO; DERWENT	2001/03/22 10:51
-	7884	G06F015/30.ipc.	USPAT; EPO; JPO; DERWENT	2001/03/22 10:52
-	481	electronic adj funds adj transfer	USPAT	2001/03/22 11:52
-	5413	service adj provider	USPAT	2001/03/22 11:53
-	80	(electronic adj funds adj transfer) and (service adj provider)	USPAT	2001/03/22 13:18
-	80	(electronic adj funds adj transfer) and (service adj provider)	USPAT	2001/03/22 13:03
-	0	(Donations or charity) and (electronic adj funds adj transfer)	USPAT	2001/03/22 13:19
-	505	(Donations or charity)	USPAT	2001/03/22 13:19
-	84	8o and "85"	USPAT	2001/03/22 13:19
-	5	((electronic adj funds adj transfer) and (service adj provider)) and ((Donations or charity))	USPAT	2001/03/22 13:20

L Number	Hits	Search Text	DB	Time stamp
-	1064	(payments and via) and network	USPAT	2001/03/22 13:49
-	15	(associated adj payment) and payee and payor	USPAT	2001/03/22 13:50
-	6	((associated adj payment) and payee and payor) and ((payments and via) and network)	USPAT	2001/03/22 13:50
-	1	"4799156".PN.	USPAT	2001/03/22 13:53
-	1	"4799156".PN.	USPAT	2001/03/22 13:54
-	1	"5283829".PN.	USPAT	2001/03/22 14:02
-	1	"4947028".PN.	USPAT	2001/03/22 14:02
-	1	"5093787".PN.	USPAT	2001/03/22 14:02
-	1	"4270042".PN.	USPAT	2001/03/22 14:03
-	1	"4270042".PN.	USPAT	2001/03/22 14:04
-	1	"5283829".PN.	USPAT	2001/03/22 14:06

L Number	Hits	Search Text	DB	Time stamp
-	55	Payment near10 draft?	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/16 14:54
-	1	"6283366".PN.	USPAT; US-PGPUB	2002/07/03 09:14
-	1	"6283366".PN.	USPAT; US-PGPUB	2002/07/03 09:14
-	1	"5563959".PN.	USPAT	2002/07/03 09:23
-	1	"5042073".PN.	USPAT	2002/07/03 09:23
-	1	"4634148".PN.	USPAT	2002/07/03 09:24
-	1	"5367148".PN.	USPAT	2002/07/03 09:56
-	1	"5044668".PN.	USPAT	2002/07/03 09:57
-	1	"4974878".PN.	USPAT	2002/07/03 09:58
-	1	"4774513".PN.	USPAT	2002/07/03 10:01
-	1	"4630201".PN.	USPAT	2002/07/03 10:01
-	1	"5007084".PN.	USPAT	2002/07/03 10:03
-	1	"4905281".PN.	USPAT	2002/07/03 10:03
-	1	"4686357".PN.	USPAT	2002/07/03 10:03
-	38	(Payment near10 draft?) and network	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 10:10
-	2	538113.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 10:31
-	3	5383113.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 11:07
-	3	5873072.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 10:32
-	3	5873072.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 11:08
-	542	Lawlor.IN.	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 16:51
-	8	Lawlor.IN. and Banking	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 18:10
-	3	4634148.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 18:11
-	3	4974878.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/03 18:11
-	2	5220501.pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/16 14:54

L Number	Hits	Search Text	DB	Time stamp
-	207	"5220501"	USPAT	2001/03/19 15:12
-	115	ACH and ATM	USPAT	2001/03/16 08:47
-	27274	Home? Banking	USPAT	2001/03/16 08:47
-	35629	Bill? payment	USPAT	2001/03/16 08:48
-	1460189	(Bill? payment) and on? line	USPAT	2001/03/16 08:49
-	57	(ACH and ATM) and (Home? Banking)	USPAT	2001/03/16 08:53
-	56	((Bill? payment) and on? line) and ((ACH and ATM) and (Home? Banking))	USPAT	2001/03/19 15:17
-	1683	(Bill? payment) and on?line	USPAT	2001/03/16 09:12
-	46	((Bill? payment) and on?line) and ((ACH and ATM) and (Home? Banking))	USPAT	2001/03/16 09:12
-	3385	380/25	USPAT	2001/03/19 15:14
-	1432	364/408	USPAT	2001/03/19 15:15
-	110	902/24	USPAT	2001/03/19 15:17

L Number	Hits	Search Text	DB	Time stamp
-	0	reciev\$ same (Bank near10 (routing near2 number))	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/17 11:02
-	159	Bank near10 (routing near2 number)	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/17 11:02
-	130	(Bank near10 (routing near2 number)) and (debit or credit)	USPAT; US-PGPUB; EPO; JPO; DERWENT	2002/07/17 11:03
-	1	5111395.pn.	USPAT; US-PGPUB	2002/07/17 17:32
-	1	5383113.pn.	USPAT; US-PGPUB	2002/07/17 17:32

	U	1	Document ID	Issue Date	Pages	Title	Current OR
1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 5911136 A		32		705/36
2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 5911135 A		31		705/36
3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 5677955 A		29		705/76
4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 5303149 A		15		707/6
5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 5237159 A		21		705/30
6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 5121945 A		21		283/58
7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 4974878 A		19		283/67
8	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 4960981 A		23		705/41
9	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 4953085 A		34		705/36
10	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 4948174 A		17		283/58
11	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 4758714 A		16		235/380
12	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 4523330 A		14		382/140
13	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 3949364 A		12		235/375
14	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 3852571 A		14		235/379
15	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 3833885 A		16		235/379

	Current XRef	Retrieval Classif	Inventor	S	C	P
1	705/35 ; 705/37 ; 705/38		Atkins, Charles Agee , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	705/35 ; 705/37 ; 705/38		Atkins, Charles Agee , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	235/379 ; 380/30 ; 705/1 ; 705/44 ; 705/65 ; 705/75 ; 713/173 ; 902/2		Doggett, John , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	705/39 ; 707/531 ; 707/7		Janigian, Paul C. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	235/379 ; 705/42 ; 705/45		Stephens, Thomas S. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	283/62 ; 283/70		Thomson, Eric A. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	283/58 ; 283/70		Josephson, Stanley M. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	705/39 ; 705/44 ; 902/40		Benton, William M. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	705/38		Atkins, Charles A. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	283/70		Thomson, Eric A. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	235/448 ; 235/449		Carlson, Steven R. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	235/379 ; 382/175 ; 382/305 ; 902/4 ; 902/40		Cain, John D. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	340/5.41 ; 902/10		Clark, Robert W. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	200/46 ; 235/380 ; 340/5.4 ; 902/22		Hall, Bruce Wood , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	902/14 ; 902/20 ; 902/39 ; 902/40 ; 902/5 ; 902/9		Gentile, Fred J. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	U	1	Document ID	Issue Date	Pages	Title	Current OR
16	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 3761682 A		24		235/381

	Current XRef	Retrieval Classif	Inventor	S	C	P
16	221/206 ; 235/375 ; 235/379 ; 340/5.4 ; 902/13 ; 902/15 ; 902/20 ; 902/27 ; 902/5		Barnes, Thomas R. , et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>